

Fill in this information to identify the case:

Debtor Name	Philadelphia Orthodontics, PC
United States Bankruptcy Court for the: Eastern District of Pennsylvania	
Case number:	24-11728-pmm

Check if this is an amended filing

Official Form 425C

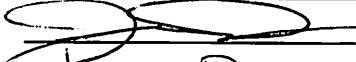
Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: July 2024 Date report filed: 09/03/2024
MM / DD / YYYY

Line of business: Orthodontics NAISC code: 62120

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Joshua Davis
Original signature of responsible party 
Printed name of responsible party Joshua Davis

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 21,058.15

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here. \$ 165,746.69

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 137,833.53

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here. + \$ 27,913.16
This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here. = \$ 48,971.31
Report this figure as the *cash on hand at the beginning of the month* on your next operating report.
This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables \$ 0.00
(*Exhibit E*)

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 234,775.05
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 13
27. What is the number of employees as of the date of this monthly report? 13

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ _____
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ _____
30. How much have you paid this month in other professional fees? \$ _____
31. How much have you paid in total other professional fees since filing the case? \$ _____

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u> Projected	<u>Column B</u> Actual	<u>Column C</u> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>165,000.00</u>	- \$ <u>165,746.69</u>	= \$ <u>-746.69</u>
33. Cash disbursements	\$ <u>168,557.84</u>	- \$ <u>137,833.53</u>	= \$ <u>30,724.31</u>
34. Net cash flow	\$ <u>-3,557.84</u>	- \$ <u>27,913.16</u>	= \$ <u>-31,471.00</u>
35. Total projected cash receipts for the next month:			\$ <u>170,000.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>160,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>10,000.00</u>

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Part 2

Line 19	Total opening balance of all accounts	\$21,058.15
Line 20	Total cash receipts	165,746.69 Exhibit C
Line 21	Total cash disbursements	(137,833.53) Exhibit D
Line 22	Net cash flow	27,913.16
Line 23	Cash on hand at end of the month	\$48,971.31

1020 Bank of America 2306, Period Ending 07/31/2024

RECONCILIATION REPORT

Reconciled on: 08/06/2024

Reconciled by: Jamie Hiwe Yorio

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	18,440.98
Checks and payments cleared (157)	-141,867.53
Deposits and other credits cleared (76)	164,681.88
Statement ending balance	<u>41,255.33</u>

Register balance as of 07/31/2024	41,255.33
Cleared transactions after 07/31/2024	0.00
Uncleared transactions after 07/31/2024	7,523.09
Register balance as of 08/06/2024	<u>48,778.42</u>

Details

Checks and payments cleared (157)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2024	Expense			-185.75
07/01/2024	Expense			-611.81
07/01/2024	Expense		Amazon	-7.00
07/01/2024	Expense		Amazon	-118.98
07/01/2024	Expense		Asana	-218.55
07/01/2024	Expense		Align Technology, Inc.	-2,844.06
07/01/2024	Expense			-6.90
07/01/2024	Expense		five guys	-42.64
07/01/2024	Expense		Uber	-9.95
07/01/2024	Expense		Align Technology, Inc.	-2,950.00
07/02/2024	Expense		Indeed	-319.72
07/02/2024	Check	1019		-8,339.25
07/02/2024	Expense		Google	-162.00
07/02/2024	Expense		Adobe	-21.19
07/02/2024	Expense		USPS	-50.25
07/02/2024	Expense		Uber	-10.95
07/02/2024	Expense		Align Technology, Inc.	-388.80
07/02/2024	Expense		at&T	-282.89
07/02/2024	Expense		Uber	-8.90
07/02/2024	Expense		QCC Insurance Company	-26.42
07/02/2024	Expense			-141.48
07/02/2024	Expense			-2,886.88
07/03/2024	Expense		Align Technology, Inc.	-3,125.00
07/03/2024	Expense			-24.92
07/03/2024	Expense			-1,197.51
07/03/2024	Expense		We Wash It Laundry Services	-42.75
07/03/2024	Expense		We Wash It Laundry Services	-42.75
07/03/2024	Expense		wine and spirits	-60.47
07/03/2024	Expense		Uber	-8.91
07/05/2024	Expense		Comcast	-342.97
07/05/2024	Expense		quickbooks	-63.60
07/05/2024	Expense		PG Crest	-535.77
07/05/2024	Expense		Uber	-9.96
07/05/2024	Expense			-181.65
07/05/2024	Expense		SprintRay	-30.00
07/05/2024	Expense		Jeans Cafe	-221.70
07/05/2024	Expense		Uber	-8.99
07/05/2024	Expense		Apple	-24.82
07/05/2024	Expense		Uber	-22.66
07/08/2024	Expense		Amazon	-66.42

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/08/2024	Expense			-5.39
07/08/2024	Expense		American Funds	-948.86
07/08/2024	Expense		GrubHub	-32.26
07/08/2024	Expense		Apple	-21.59
07/08/2024	Expense		Uber	-9.92
07/08/2024	Expense		Amazon	-305.55
07/08/2024	Expense		Uber	-9.98
07/09/2024	Transfer			-3,000.00
07/09/2024	Expense		Uber	-7.66
07/09/2024	Expense		Compass Network Group	-927.56
07/09/2024	Expense			-209.90
07/09/2024	Expense		Amazon	-129.14
07/09/2024	Expense		chipotle	-2.01
07/09/2024	Expense		chipotle	-30.29
07/09/2024	Expense		Best Buy	-58.29
07/09/2024	Expense			-24,607.13
07/10/2024	Expense		USPS	-668.20
07/10/2024	Expense		Uber	-10.40
07/10/2024	Expense		Uber	-10.00
07/10/2024	Expense		Uber	-8.93
07/10/2024	Expense		Apple	-9.99
07/10/2024	Expense		USPS	-205.46
07/10/2024	Expense		Tiffany Bakery	-20.27
07/11/2024	Expense		five guys	-47.84
07/11/2024	Expense		Uber	-38.06
07/11/2024	Expense		White Oak Orthodontic	-8.98
07/11/2024	Expense		Uber	-569.13
07/11/2024	Expense		Uber	-11.98
07/11/2024	Expense		Uber	-8.96
07/11/2024	Expense		Uber	-8.98
07/11/2024	Expense		PG Crest	-224.64
07/11/2024	Expense			-12,980.95
07/11/2024	Expense		GrubHub	-46.45
07/12/2024	Expense		USPS	-10.40
07/12/2024	Expense		dunkin donuts	-100.00
07/12/2024	Expense		Labelvalue	-144.90
07/12/2024	Expense		Supply Clinic	-173.87
07/12/2024	Expense		We Wash It Laundry Services	-42.75
07/12/2024	Expense		Philadelphia Department of R...	-2,000.00
07/12/2024	Expense		Uber	-8.92
07/15/2024	Expense		ParkMobile-10	-3.28
07/15/2024	Expense			-161.50
07/15/2024	Expense		Uber	-356.50
07/15/2024	Expense		Uber	-9.00
07/15/2024	Expense		Uber	-9.00
07/15/2024	Expense		Uber	-8.99
07/15/2024	Expense		GrubHub	-24.29
07/15/2024	Expense		Apple	-21.59
07/15/2024	Expense		Amazon	-116.44
07/15/2024	Expense		American Funds	-935.58
07/16/2024	Expense		Amazon	-39.65
07/16/2024	Expense		Darby	-535.49
07/16/2024	Expense		Uber	-9.99
07/16/2024	Expense		Uber	-12.00
07/17/2024	Expense		Uber	-8.90
07/17/2024	Expense		Benco Dental	-2,189.21
07/17/2024	Expense		Amazon	-132.45
07/17/2024	Expense		Uber	-9.91
07/17/2024	Expense		spotify	-21.59
07/18/2024	Expense		We Wash It Laundry Services	-85.50
07/18/2024	Expense		Uber	-8.96
07/18/2024	Expense		Align Technology, Inc.	-2,351.89
07/18/2024	Expense		Uber	-8.98
07/19/2024	Expense		Darby	-1,032.16

DATE	TYPE	PAYEE	AMOUNT (USD)
07/19/2024	Expense	Uber	-8.91
07/19/2024	Expense	Bank of America	-2,807.97
07/19/2024	Expense	Uber	-8.96
07/19/2024	Expense	Benco Dental	-321.98
07/19/2024	Expense	Uber	-9.95
07/19/2024	Expense	Spear Education	-302.40
07/19/2024	Expense	U-Haul	-237.55
07/22/2024	Expense	Google	-10.79
07/22/2024	Expense	Uber	-9.00
07/22/2024	Expense	Uber	-8.95
07/22/2024	Expense	Compass Network Group	-1,400.54
07/22/2024	Expense		-13.72
07/22/2024	Expense	USPS	-10.40
07/22/2024	Expense	Benco Dental	-392.30
07/22/2024	Expense		-400.00
07/23/2024	Expense	USPS	-10.40
07/23/2024	Expense		-29,476.58
07/23/2024	Expense	Apple	-107.99
07/23/2024	Expense	Amazon	-316.12
07/23/2024	Expense	We Wash It Laundry Services	-42.75
07/23/2024	Expense	Uber	-8.96
07/24/2024	Expense	Uber	-9.97
07/24/2024	Expense	Apple	-107.99
07/24/2024	Expense	Uber	-8.96
07/24/2024	Expense	Patterson Dental	-1,251.57
07/24/2024	Expense	Cintas	-199.91
07/24/2024	Expense	Uber	-15.92
07/25/2024	Expense	White Oak Orthodontic	-972.95
07/25/2024	Expense	Benco Dental	-321.98
07/25/2024	Expense	USPS	-1.77
07/25/2024	Expense	Uber	-8.93
07/25/2024	Expense		-14,683.91
07/26/2024	Expense	Verizon	-302.17
07/26/2024	Expense	Amazon	-110.16
07/26/2024	Expense	Uber	-9.98
07/26/2024	Expense	Uber	-6.67
07/26/2024	Expense	Scoop Deville	-67.50
07/29/2024	Expense	Sampan	-332.20
07/29/2024	Expense	Uber	-9.93
07/29/2024	Expense	Apple	-21.59
07/29/2024	Expense	Uber	-8.92
07/29/2024	Expense		-16.99
07/29/2024	Expense	Uber	-9.93
07/29/2024	Expense	Asana	-218.55
07/29/2024	Expense		-25.46
07/29/2024	Expense		-37.50
07/30/2024	Expense	USPS	-10.40
07/30/2024	Expense	We Wash It Laundry Services	-85.50
07/30/2024	Expense	Uber	-9.99
07/30/2024	Expense		-160.48
07/31/2024	Expense	Uber	-9.93
07/31/2024	Expense	Align Technology, Inc.	-5,511.00
07/31/2024	Expense	Uber	-8.94
Total			-141,867.53

Deposits and other credits cleared (76)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2024	Deposit			845.86
07/01/2024	Deposit			700.00
07/01/2024	Deposit			33.04
07/01/2024	Expense			2,000.00

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
07/01/2024	Transfer			4,000.00
07/02/2024	Deposit			333.28
07/02/2024	Deposit			41.67
07/02/2024	Deposit			41.67
07/02/2024	Deposit			97.00
07/02/2024	Deposit			83.34
07/02/2024	Deposit			48.50
07/02/2024	Deposit			392.76
07/02/2024	Deposit			67.09
07/02/2024	Deposit			65.00
07/02/2024	Deposit			228.87
07/02/2024	Deposit			10.00
07/03/2024	Deposit			1,384.00
07/03/2024	Deposit			562.00
07/03/2024	Deposit			50.00
07/03/2024	Transfer			18,000.00
07/03/2024	Deposit			12,050.02
07/05/2024	Transfer			8,000.00
07/08/2024	Transfer			4,000.00
07/09/2024	Transfer			6,000.00
07/09/2024	Deposit			109.85
07/09/2024	Deposit			250.14
07/09/2024	Deposit			972.00
07/09/2024	Deposit			228.87
07/10/2024	Deposit			20.13
07/10/2024	Deposit			13.77
07/11/2024	Transfer			9,000.00
07/11/2024	Deposit			52.08
07/11/2024	Deposit			343.00
07/12/2024	Deposit			13,370.00
07/15/2024	Deposit			60.00
07/15/2024	Deposit			843.14
07/15/2024	Deposit			500.00
07/15/2024	Deposit			1,050.00
07/15/2024	Deposit			165.00
07/15/2024	Deposit			735.00
07/15/2024	Deposit			635.00
07/15/2024	Deposit			771.75
07/15/2024	Deposit			5.00
07/15/2024	Deposit			218.68
07/15/2024	Deposit			220.00
07/15/2024	Deposit			201.27
07/17/2024	Expense			20,000.00
07/17/2024	Deposit		Giovanni Morocho	2.00
07/17/2024	Deposit			440.15
07/19/2024	Deposit			2,028.00
07/19/2024	Transfer			9,000.00
07/19/2024	Deposit			268.00
07/19/2024	Deposit			198.00
07/23/2024	Deposit			2,886.90
07/23/2024	Deposit			276.63
07/23/2024	Deposit			350.00
07/23/2024	Deposit			222.00
07/23/2024	Deposit			1,000.00
07/23/2024	Deposit			610.00
07/23/2024	Deposit			194.00
07/23/2024	Deposit			350.00
07/23/2024	Deposit			943.48
07/23/2024	Deposit			321.98
07/23/2024	Deposit			77.08
07/24/2024	Deposit			8,000.00
07/24/2024	Transfer			10,000.00
07/25/2024	Transfer			13,724.00
07/26/2024	Deposit			28.00
07/30/2024	Deposit			

DATE	TYPE	PAYEE	AMOUNT (USD)
07/30/2024	Deposit		41.67
07/30/2024	Deposit		817.50
07/30/2024	Deposit		145.50
07/30/2024	Deposit		1,000.00
07/30/2024	Deposit		162.71
07/30/2024	Deposit		145.50
07/31/2024	Deposit		2,500.00
07/31/2024	Deposit		150.00
Total			164,681.88

Additional Information

Uncleared checks and payments after 07/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/01/2024	Expense		Uber	-9.94
08/01/2024	Expense			-1,780.09
08/01/2024	Expense		We Wash It Laundry Services	-42.75
08/01/2024	Expense			4,933.20
08/01/2024	Expense			-1,123.64
08/01/2024	Expense		Uber	-14.00
08/02/2024	Expense			-1,345.13
08/02/2024	Expense		Uber	-10.98
08/02/2024	Expense		chipotle	-53.79
08/02/2024	Expense		DoorDash	-96.00
08/02/2024	Expense			-145.80
08/02/2024	Expense		QCC Insurance Company	-26.42
08/02/2024	Expense		adobe systems	-21.19
08/02/2024	Expense		dunkin donuts	-100.00
08/02/2024	Expense		Uber	-9.95
08/02/2024	Expense		at&T	-283.03
Total				-9,995.91

Uncleared deposits and other credits after 07/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/01/2024	Transfer			15,000.00
08/02/2024	Deposit			10.00
08/02/2024	Deposit			942.00
08/02/2024	Deposit			783.00
08/02/2024	Deposit			233.00
08/02/2024	Deposit			353.00
08/02/2024	Deposit			198.00
Total				17,519.00



P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards
For Business

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

PHILADELPHIA ORTHODONTICS, PC
1420 WALNUT ST STE 518
PHILADELPHIA, PA 19102-4004

✓ planned

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Fundamentals™ Banking Preferred Rewards for Bus Gold

for July 1, 2024 to July 31, 2024

Account number: [REDACTED] 2306

PHILADELPHIA ORTHODONTICS, PC

Account summary

Beginning balance on July 1, 2024	\$18,440.98
Deposits and other credits	164,681.88
Withdrawals and other debits	-133,521.38
Checks	-8,339.25
Service fees	-6.90
Ending balance on July 31, 2024	\$41,255.33

of deposits/credits: 76

of withdrawals/debits: 157

of items-previous cycle¹: 0

of days in cycle: 31

Average ledger balance: \$36,803.99

¹Includes checks paid, deposited items and other debits



Go paperless today!

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When you use the QRC feature certain information is collected from your mobile device for business purposes.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-08-23-0773.B | 5902255

IMPORTANT INFORMATION:

BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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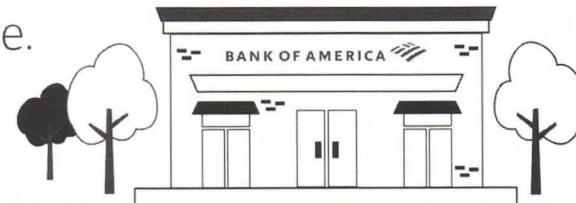
PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2306 | July 1, 2024 to July 31, 2024

Deposits and other credits

Date	Description	Amount
07/01/24	Online Banking transfer from CHK 2296 Confirmation# 7382805880	4,000.00 ✓
07/01/24	Online Banking transfer from CHK 2296 Confirmation# 7486547277	2,000.00 ✓
07/01/24	BKOFAmerica MOBILE 07/01 3747416620 DEPOSIT	*MOBILE PA 845.86
07/01/24	BKOFAmerica MOBILE 07/01 3621271772 DEPOSIT	*MOBILE PA 700.00
07/01/24	PURCHASE REFUND 0628 Amazon.com Amzn.com/billWA 74692164180101007903834 CKCD 5411 XXXXXXXXXXXX0596	33.04
07/02/24	BKOFAmerica MOBILE 07/02 3744735219 DEPOSIT	*MOBILE PA 392.76
07/02/24	BKOFAmerica MOBILE 07/02 3748501678 DEPOSIT	*MOBILE PA 333.28
07/02/24	BKOFAmerica MOBILE 07/02 3744699921 DEPOSIT	*MOBILE PA 228.87
07/02/24	BKOFAmerica MOBILE 07/02 3744703377 DEPOSIT	*MOBILE PA 97.00
07/02/24	BKOFAmerica MOBILE 07/02 3622330543 DEPOSIT	*MOBILE PA 83.34
07/02/24	BKOFAmerica MOBILE 07/02 3744736047 DEPOSIT	*MOBILE PA 67.09
07/02/24	BKOFAmerica MOBILE 07/02 3622356338 DEPOSIT	*MOBILE PA 65.00
07/02/24	BKOFAmerica MOBILE 07/02 3622332763 DEPOSIT	*MOBILE PA 48.50
07/02/24	BKOFAmerica MOBILE 07/02 3744702609 DEPOSIT	*MOBILE PA 41.67
07/02/24	BKOFAmerica MOBILE 07/02 3744701943 DEPOSIT	*MOBILE PA 41.67
07/02/24	Prfd Rwd for Bus-Payroll Refund	10.00
07/03/24	Online Banking transfer from CHK 2296 Confirmation# 7899988455	18,000.00 ✓
07/03/24	BANKCARD CREDIT	12,050.02
07/03/24	Deposit	1,384.00
07/03/24	Deposit	562.00
07/03/24	Deposit	50.00
07/05/24	Online Banking transfer from CHK 2296 Confirmation# 7717572018	8,000.00 ✓
07/08/24	Online Banking transfer from CHK 2296 Confirmation# 8026120506	4,000.00 ✓
07/09/24	Online Banking transfer from CHK 2296 Confirmation# 7351925718	6,000.00 ✓

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Deposits and other credits - continued

Date	Description	*MOBILE	PA	Amount
07/09/24	BKOFAmerica MOBILE 07/09 3748677849 DEPOSIT	*MOBILE	PA	972.00
07/09/24	BKOFAmerica MOBILE 07/09 3748681827 DEPOSIT	*MOBILE	PA	250.14
07/09/24	BKOFAmerica MOBILE 07/09 3730347905 DEPOSIT	*MOBILE	PA	228.87
07/09/24	BKOFAmerica MOBILE 07/09 3752479288 DEPOSIT	*MOBILE	PA	109.85
07/10/24	PURCHASE REFUND 0709 AMAZON MKTPLACE PMTS Amzn.com/billWA 74692164191100188631419 CKCD 5942 XXXXXXXXXXXX0596			20.13
07/10/24	PURCHASE REFUND 0709 AMAZON MKTPLACE PMTS Amzn.com/billWA 74692164191100217468742 CKCD 5942 XXXXXXXXXXXX0596			13.77
07/11/24	Online Banking transfer from CHK 2296 Confirmation# 7669158222			9,000.00
07/11/24	BKOFAmerica MOBILE 07/11 3749671053 DEPOSIT	*MOBILE	PA	343.00
07/11/24	BKOFAmerica MOBILE 07/11 3749671869 DEPOSIT	*MOBILE	PA	52.08
07/12/24	KEYSTONE FIRST DES:PAYMENT ID:14835 INDN:PHILADELPHIA ORTHODONT CO ID:1364595216 CCD			13,370.00
07/15/24	BKOFAmerica MOBILE 07/15 3755901508 DEPOSIT	*MOBILE	PA	1,050.00
07/15/24	BKOFAmerica MOBILE 07/15 3629564468 DEPOSIT	*MOBILE	PA	843.14
07/15/24	BKOFAmerica MOBILE 07/15 3731966015 DEPOSIT	*MOBILE	PA	771.75
07/15/24	BKOFAmerica MOBILE 07/15 3652749528 DEPOSIT	*MOBILE	PA	735.00
07/15/24	BKOFAmerica MOBILE 07/15 3629383112 DEPOSIT	*MOBILE	PA	635.00
07/15/24	Deposit			500.00
07/15/24	Deposit			220.00
07/15/24	BKOFAmerica MOBILE 07/15 3629356843 DEPOSIT	*MOBILE	PA	218.68
07/15/24	BKOFAmerica MOBILE 07/15 3756083344 DEPOSIT	*MOBILE	PA	201.27
07/15/24	BKOFAmerica MOBILE 07/15 3752292771 DEPOSIT	*MOBILE	PA	165.00
07/15/24	Deposit			60.00
07/15/24	Deposit			5.00
07/17/24	Online Banking transfer from CHK 2296 Confirmation# 7420692221			20,000.00
07/17/24	BKOFAmerica MOBILE 07/17 3630444925 DEPOSIT	*MOBILE	PA	440.15
07/17/24	Zelle payment from GIOVANNE MOROCHO Conf# 0107KODX3			2.00
07/19/24	Online Banking transfer from CHK 2296 Confirmation# 7542990396			9,000.00
07/19/24	Deposit			2,028.00
07/19/24	Deposit			268.00
07/19/24	Deposit			198.00
07/23/24	Patriot Software DES:PAYROLLTAX ID:T21954469 INDN:PHILADELPHIA ORTHODONT CO ID:9091915000 CCD			2,886.90
07/23/24	BKOFAmerica MOBILE 07/23 3773385964 DEPOSIT	*MOBILE	PA	1,000.00
07/23/24	BKOFAmerica MOBILE 07/23 3660522252 DEPOSIT	*MOBILE	PA	943.48
07/23/24	BKOFAmerica MOBILE 07/23 3640758572 DEPOSIT	*MOBILE	PA	610.00

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Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2306 | July 1, 2024 to July 31, 2024

Deposits and other credits - continued

Date	Description	*MOBILE	PA	Amount
07/23/24	BKOFAMERICA MOBILE 07/23 3660522996 DEPOSIT	*MOBILE	PA	350.00
07/23/24	BKOFAMERICA MOBILE 07/23 3763463319 DEPOSIT	*MOBILE	PA	350.00
07/23/24	CHECKCARD 0722 BENCO DENTAL CO 8004623626 PA 7413829420501260700			321.98
07/23/24	BKOFAMERICA MOBILE 07/23 3745853549 DEPOSIT	*MOBILE	PA	276.63
07/23/24	BKOFAMERICA MOBILE 07/23 3660523950 DEPOSIT	*MOBILE	PA	222.00
07/23/24	BKOFAMERICA MOBILE 07/23 3660524490 DEPOSIT	*MOBILE	PA	194.00
07/24/24	Online Banking transfer from CHK 2296 Confirmation# 8081559782			8,000.00 ✓
07/24/24	BKOFAMERICA MOBILE 07/24 3661298538 DEPOSIT	*MOBILE	PA	77.08
07/25/24	Online Banking transfer from CHK 2296 Confirmation# 7989682963			10,000.00 ✓
07/26/24	KEYSTONE FIRST DES:PAYMENT ID:14835 INDN:PHILADELPHIA ORTHODONT CO ID:1364595216 CCD			13,724.00
07/30/24	BKOFAMERICA MOBILE 07/30 3664268088 DEPOSIT	*MOBILE	PA	1,000.00
07/30/24	BKOFAMERICA MOBILE 07/30 3664268430 DEPOSIT	*MOBILE	PA	817.50
07/30/24	BKOFAMERICA MOBILE 07/30 3777199714 DEPOSIT	*MOBILE	PA	162.71
07/30/24	BKOFAMERICA MOBILE 07/30 3664269264 DEPOSIT	*MOBILE	PA	145.50
07/30/24	BKOFAMERICA MOBILE 07/30 3767285715 DEPOSIT	*MOBILE	PA	145.50
07/30/24	BKOFAMERICA MOBILE 07/30 3777202156 DEPOSIT	*MOBILE	PA	41.67
07/30/24	BKOFAMERICA MOBILE 07/30 3643817905 DEPOSIT	*MOBILE	PA	28.00
07/31/24	BKOFAMERICA MOBILE 07/31 3777787468 DEPOSIT	*MOBILE	PA	2,500.00
07/31/24	BKOFAMERICA MOBILE 07/31 3664852860 DEPOSIT	*MOBILE	PA	150.00
Total deposits and other credits				\$164,681.88

Withdrawals and other debits

Date	Description	Amount
07/02/24	Patriot Software DES:PAYROLLTAX ID:T21605612 INDN:PHILADELPHIA ORTHODONT CO ID:1815426696 CCD	-2,886.88
07/08/24	AMERICAN FUNDS DES:INVESTMENT ID:000000924626445 INDN:PHILADELPHIA ORTHODONT CO ID:1956817943 CCD	-948.86
07/09/24	Online Banking transfer to CHK 2296 Confirmation# 7851921284	-3,000.00 ✓
07/09/24	Patriot Software DES:PAYROLL ID:P21720233 INDN:PHILADELPHIA ORTHODONT CO ID:XXXXXXXXXX CCD	-24,607.13
07/11/24	Patriot Software DES:PAYROLLTAX ID:T21751873 INDN:PHILADELPHIA ORTHODONT CO ID:9091915000 CCD	-12,980.95
07/12/24	PHILA DEPT REV DES:TAX PYMT ID:983645 INDN:PHILADELPHIA ORTHODONT CO ID:2236003047 PPD	-2,000.00
07/15/24	AMERICAN FUNDS DES:INVESTMENT ID:000000924626445 INDN:PHILADELPHIA ORTHODONT CO ID:1956817943 CCD	-935.58
07/19/24	B OF A COMMERCIAL LOAN TRAN 136357 10055688	-2,807.97

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Withdrawals and other debits - continued

Date	Description	Amount
07/23/24	Patriot Software DES:PAYROLL ID:P21958457 INDN:PHILADELPHIA ORTHODONT CO ID:XXXXXXXXXX CCD	-29,476.58
07/25/24	Patriot Software DES:PAYROLLTAX ID:T21988345 INDN:PHILADELPHIA ORTHODONT CO ID:9091915000 CCD	-14,683.91
07/30/24	Shred-it USA LLC DES:Collection ID:000008007666110 INDN:2306 CO ID:1683223000 PPD	-160.48

Card account # XXXX XXXX XXXX 0596

07/01/24	CHECKCARD 0626 WEAVE RB 888-5795668 UT 24067204180228150500681 CKCD 7399 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-611.81
07/01/24	PURCHASE 0628 Align Inv 7002536409 408-4701585 CA	-2,950.00
07/01/24	PURCHASE 0628 GRUBHUBFIVEGUYS GRUBHUB.COM NY	-42.64
07/01/24	CHECKCARD 0627 PAYPAL *DISCUS DENT SAN JOSE CA 24198804180425620139236 CKCD 5047 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-185.75
07/01/24	PURCHASE 0628 UBER TRIP HELP.UBER.COMCA	-9.95
07/01/24	PURCHASE 0628 Amazon.com*RC9YH8GV2 Amzn.com/billWA	-118.98
07/01/24	PURCHASE 0628 ASANA.COM HTTPSWWW.ASANCA	-218.55
07/01/24	PURCHASE 0630 Align Inv multiple 408-4701585 CA	-2,844.06
07/01/24	CHECKCARD 0629 AMAZON TIPS*R74872CFO SEATTLE WA 24431064181009682438608 CKCD 5999 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-7.00
07/02/24	PURCHASE 0701 Align Inv 7002559637 408-4701585 CA	-388.80
07/02/24	PURCHASE 0702 UBER TRIP HELP.UBER.COMCA	-8.90
07/02/24	CHECKCARD 0701 PATRIOT SOFTWARE, LLC 877-968-7147 OH 24801974183016790560157 RECURRING CKCD 7372 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-141.48
07/02/24	PURCHASE 0701 Indeed 94839921 800-4625842 TX	-319.72
07/02/24	CHECKCARD 0701 ADOBE *ADOBE 408-536-6000 CA 24492154183717252293012 RECURRING CKCD 5734 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-21.19
07/02/24	CHECKCARD 0701 USPS PO 4164940179 PHILADELPHIA PA 24137464184001393893573 CKCD 9402 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-50.25
07/02/24	PURCHASE 0701 ATT* BILL PAYMENT 800-331-0500 TX	-282.89
07/02/24	PURCHASE 0702 UBER TRIP HELP.UBER.COMCA	-10.95
07/02/24	CHECKCARD 0701 QCC INSURANCE COMPANY HTTPS://WWW.IPA 24943004183010856008933 RECURRING CKCD 6300 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-26.42
07/02/24	CHECKCARD 0702 GOOGLE *Google Nest 855-836-3987 CA 24692164184103945741970 RECURRING CKCD 5045 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-162.00
07/03/24	PURCHASE 0702 SP ITERO STORE ORDER HTTPSSHOP.ITEAZ	-1,197.51
07/03/24	CHECKCARD 0702 Align Inv payment 408-4701585 CA 24793384184001676315059 CKCD 5047 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-3,125.00
07/03/24	CHECKCARD 0701 DENTALXCHANGE.COM 877-932-2567 CA 24498134184029012094671 CKCD 8999 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-24.92
07/03/24	PURCHASE 0703 UBER TRIP HELP.UBER.COMCA	-8.91
07/03/24	CHECKCARD 0702 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164184104662217103 CKCD 7210 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-42.75
07/03/24	CHECKCARD 0702 WINE AND SPIRITS 5161 PHILADELPHIA PA 24733094184002897042645 CKCD 5921 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-60.47
07/03/24	CHECKCARD 0702 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164184104662217087 CKCD 7210 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-42.75
07/05/24	CHECKCARD 0703 TST* COOKNSOLO - ZAHAV PHILADELPHIA PA 24137464185500827135740 CKCD 5812 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-181.65
07/05/24	PURCHASE 0703 UBER TRIP HELP.UBER.COMCA	-22.66

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Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2306 | July 1, 2024 to July 31, 2024

Withdrawals and other debits - continued

Date	Description	Amount
07/05/24	CHECKCARD 0704 COMCAST 800-COMCAST NJ 24692164186105797634136 RECURRING CKCD 4899 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-342.97
07/05/24	PURCHASE 0704 UBER TRIP HELP.UBER.COMCA	-8.99
07/05/24	CHECKCARD 0703 JEANS CAFE PHILADELPHIA PA 24551934185030033898567 CKCD 5499 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-221.70
07/05/24	PURCHASE 0703 SPRINTRAY-DASHBOARD WWW.SPRINTRAYCA	-30.00
07/05/24	PURCHASE 0704 UBER TRIP HELP.UBER.COMCA	-9.96
07/05/24	CHECKCARD 0704 INTUIT *QBooks Online CL.INTUIT.COMCA 24692164186106087358527 RECURRING CKCD 5734 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-63.60
07/05/24	CHECKCARD 0705 APPLE.COM/BILL 866-712-7753 CA 24692164187106557143572 CKCD 5818 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-24.82
07/05/24	CHECKCARD 0705 P&G*CREST ORALB 800-543-2577 OH 24692164187106428757469 CKCD 5999 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-535.77
07/08/24	CHECKCARD 0705 APPLE.COM/BILL 866-712-7753 CA 24692164187106609296766 CKCD 5818 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-21.59
07/08/24	PURCHASE 0706 UBER TRIP HELP.UBER.COMCA	-9.98
07/08/24	CHECKCARD 0705 AMAZON.COM*R733A2VY1 SEATTLE WA 24431064187013181397350 CKCD 5942 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-66.42
07/08/24	PURCHASE 0706 GRUBHUBSHAKESHACK GRUBHUB.COM NY	-32.26
07/08/24	PURCHASE 0706 AMAZON MAR* 114-157928 HTTPSAMAZON.CWA	-305.55
07/08/24	PURCHASE 0706 UBER TRIP HELP.UBER.COMCA	-9.92
07/08/24	PURCHASE 0706 AMZNFreeTime*R78KX48E1 888-802-3080 WA	-5.39
07/09/24	PURCHASE 0708 AMAZON MKTPL*R767J99S1 Amzn.com/billWA	-129.14
07/09/24	PURCHASE 0708 UBER TRIP HELP.UBER.COMCA	-7.66
07/09/24	CHECKCARD 0708 COMPASS NETWORK GROUP 717-2788793 PA 24755424190271905598856 CKCD 7372 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-927.56
07/09/24	CHECKCARD 0708 CHIPOTLE 1480 PHILADELPHIA PA 24431064191015130768353 CKCD 5814 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-30.29
07/09/24	CHECKCARD 0708 CHIPOTLE 1480 PHILADELPHIA PA 24431064191015130768379 CKCD 5814 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-2.01
07/09/24	PURCHASE 0708 SP ORVANCE HTTPSORVANCE.MI	-209.90
07/09/24	CHECKCARD 0708 BESTBUY RICHFIELD MN 24399004190503308095813 CKCD 5732 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-58.29
07/10/24	PURCHASE 0709 UBER TRIP HELP.UBER.COMCA	-10.00
07/10/24	CHECKCARD 0709 APPLE.COM/BILL 866-712-7753 CA 24430994191023942084604 RECURRING CKCD 5735 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-9.99
07/10/24	PURCHASE 0709 UBER TRIP HELP.UBER.COMCA	-8.93
07/10/24	CHECKCARD 0709 Tiffany Bakery PHILADELPHIA PA 24426294191027017616910 CKCD 5462 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-47.84
07/10/24	CHECKCARD 0709 ORTHODONTIC SUPPLY & EQ clover.com MD 24435654192005862573686 CKCD 8021 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-668.20
07/10/24	CHECKCARD 0709 USPS PO 4164940179 PHILADELPHIA PA 24137464192001297697740 CKCD 9402 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-20.27
07/10/24	CHECKCARD 0709 USPS PO 4164940179 PHILADELPHIA PA 24137464192001297697823 CKCD 9402 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.40

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Withdrawals and other debits - continued

Date	Description	Amount
07/10/24	CHECKCARD 0709 SUPPLY CLINIC, INC. WWW.SUPPLYCLII 24492164191000028557369 RECURRING CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-205.46
07/11/24	CHECKCARD 0709 WHITE OAK ORTHODONTIC P 717-4925023 PA 24639234192900018400021 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-569.13
07/11/24	PURCHASE 0710 GRUBHUBFIVEGUYS GRUBHUB.COM NY	-38.06
07/11/24	PURCHASE 0710 GRUBHUBGIOVANISPIZZA GRUBHUB.COM NY	-46.45
07/11/24	PURCHASE 0710 UBER TRIP HELP.UBER.COMCA	-8.98
07/11/24	PURCHASE 0711 UBER TRIP HELP.UBER.COMCA	-8.96
07/11/24	PURCHASE 0711 UBER TRIP HELP.UBER.COMCA	-8.98
07/11/24	PURCHASE 0711 UBER TRIP HELP.UBER.COMCA	-11.98
07/11/24	CHECKCARD 0711 P&G*CREST ORALB 800-543-2577 OH 24692164193101296891187 RECURRING CKCD 5999 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-224.64
07/12/24	PURCHASE 0710 DUNKIN' MOBILE AP 800-447-0013 MA	-100.00
07/12/24	CHECKCARD 0711 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164193102050257169 CKCD 7210 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-42.75
07/12/24	CHECKCARD 0711 LABELVALUE.COM 800-750-7764 FL 24607944193026041042613 CKCD 5943 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-144.90
07/12/24	PURCHASE 0712 UBER TRIP HELP.UBER.COMCA	-8.92
07/12/24	CHECKCARD 0711 USPS PO 4164940179 PHILADELPHIA PA 24137464194001383828660 CKCD 9402 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.40
07/12/24	CHECKCARD 0711 SUPPLY CLINIC, INC. WWW.SUPPLYCLII 24492164193000036688048 RECURRING CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-173.87
07/15/24	PURCHASE 0712 UBER TRIP HELP.UBER.COMCA	-9.00
07/15/24	PURCHASE 0713 UBER TRIP HELP.UBER.COMCA	-8.99
07/15/24	PURCHASE 0712 WARBY PARKER WARBYPARKER.CNY	-161.50
07/15/24	PURCHASE 0712 WARBY PARKER WARBYPARKER.CNY	-356.50
07/15/24	PURCHASE 0713 UBER TRIP HELP.UBER.COMCA	-9.00
07/15/24	PURCHASE 0713 GRUBHUBPHOHA GRUBHUB.COM NY	-24.29
07/15/24	CHECKCARD 0713 APPLE.COM/BILL 866-712-7753 CA 24692164195100301417622 CKCD 5818 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-21.59
07/15/24	PURCHASE 0714 PARKMOBILE-10 770-818-9036 GA	-3.28
07/15/24	CHECKCARD 0714 AMAZON.COM*RS03N0410 SEATTLE WA 24431064196018394557673 CKCD 5942 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-116.44
07/16/24	PURCHASE 0715 AMAZON RET* 111-907436 WWW.AMAZON.COWA	-39.65
07/16/24	PURCHASE 0715 UBER TRIP HELP.UBER.COMCA	-9.99
07/16/24	PURCHASE 0715 UBER TRIP HELP.UBER.COMCA	-12.00
07/16/24	CHECKCARD 0715 DAR*DARBY DENTAL SUPPL 800-448-7323 NY 24692164197102209029267 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-535.49
07/17/24	CHECKCARD 0716 BENCO DENTAL CO 800-462-3626 PA 24138294199010586007845 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-2,189.21
07/17/24	PURCHASE 0716 UBER TRIP HELP.UBER.COMCA	-9.91
07/17/24	PURCHASE 0717 UBER TRIP HELP.UBER.COMCA	-8.90
07/17/24	PURCHASE 0716 Spotify USA 877-7781161 NY	-21.59
07/17/24	PURCHASE 0716 AMZN Mktp US*RS8W04VRO Amzn.com/billWA	-132.45
07/18/24	PURCHASE 0717 Align Inv multiple 408-4701585 CA	-2,351.89
07/18/24	PURCHASE 0717 UBER TRIP HELP.UBER.COMCA	-8.96
07/18/24	PURCHASE 0718 UBER TRIP HELP.UBER.COMCA	-8.98

continued on the next page



Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2306 | July 1, 2024 to July 31, 2024

Withdrawals and other debits - continued

Date	Description	Amount
07/18/24	CHECKCARD 0717 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164199104188881500 CKCD 7210 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-85.50
07/19/24	CHECKCARD 0718 BENCO DENTAL CO 800-462-3626 PA 24138294201011285006407 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-321.98
07/19/24	PURCHASE 0718 UBER TRIP HELP.UBER.COMCA	-9.95
07/19/24	CHECKCARD 0718 SPEAR EDUCATION LLC 866-781-0072 AZ 24005944200100252551908 CKCD 8299 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-302.40
07/19/24	CHECKCARD 0717 U-HAUL S PHILADLPHIA 800-789-3638 PA 24137464200500860365015 RECURRING CKCD 4225 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-237.55
07/19/24	PURCHASE 0719 UBER TRIP HELP.UBER.COMCA	-8.96
07/19/24	CHECKCARD 0718 DAR*DARBY DENTAL SUPPL 800-448-7323 NY 24692164200104975416905 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-1,032.16
07/19/24	PURCHASE 0719 UBER TRIP 8005928996 CA	-8.91
07/22/24	CHECKCARD 0719 BENCO DENTAL CO 800-462-3626 PA 24138294202011653006095 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-392.30
07/22/24	CHECKCARD 0720 GOOGLE *Google One 855-836-3987 CA 24692164202106464774734 RECURRING CKCD 5734 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.79
07/22/24	PURCHASE 0720 UBER TRIP HELP.UBER.COMCA	-8.95
07/22/24	CHECKCARD 0719 USPS PO 4164940179 PHILADELPHIA PA 24137464202001384904122 CKCD 9402 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.40
07/22/24	CHECKCARD 0719 COMPASS NETWORK GROUP I 717-2992383 PA 24024894201420200433261 CKCD 7372 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-1,400.54
07/22/24	CHECKCARD 0719 CYRACOM- LLC 520-7459447 AZ 24275394201900019025033 CKCD 7399 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-13.72
07/22/24	PURCHASE 0720 UBER TRIP HELP.UBER.COMCA	-9.00
07/22/24	CHECKCARD 0721 IN *LASSO MD INC 888-4488149 CA 24692164203107882201689 RECURRING CKCD 7311 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-400.00
07/23/24	PURCHASE 0722 AMZN Mktp US*RJ4C028D0 Amzn.com/billWA	-316.12
07/23/24	PURCHASE 0723 UBER TRIP HELP.UBER.COMCA	-8.96
07/23/24	CHECKCARD 0722 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164204108763052000 CKCD 7210 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-42.75
07/23/24	CHECKCARD 0722 USPS PO 4164940179 PHILADELPHIA PA 24137464205001302292631 CKCD 9402 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.40
07/23/24	CHECKCARD 0722 APPLE COM BILL CUPERTINO CA CKCD 4899 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-107.99
07/24/24	PURCHASE 0723 UBER TRIP HELP.UBER.COMCA	-8.96
07/24/24	CHECKCARD 0723 CINTAS CORP 972-9967900 OH 24717054205272055817281 CKCD 7399 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-199.91
07/24/24	CHECKCARD 0723 APPLE.COM/BILL 866-712-7753 CA 24692164205109093468345 CKCD 5818 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-107.99
07/24/24	PURCHASE 0724 UBER TRIP HELP.UBER.COMCA	-15.92
07/24/24	CHECKCARD 0723 BTS*PattersonDental 800-3285536 MN 24906414205205215330495 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-1,251.57
07/24/24	PURCHASE 0724 UBER TRIP 8005928996 CA	-9.97
07/25/24	CHECKCARD 0724 BENCO DENTAL CO 800-462-3626 PA 24138294207013318009071 CKCD 5047 XXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-321.98

continued on the next page

Withdrawals and other debits - continued

Date	Description	Amount
07/25/24	CHECKCARD 0723 WHITE OAK ORTHODONTIC P 717-4925023 PA 24639234206900010300140 CKCD 5047 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-972.95
07/25/24	PURCHASE 0725 UBER TRIP HELP.UBER.COMCA	-8.93
07/25/24	CHECKCARD 0724 USPS PO 4164940179 PHILADELPHIA PA 24137464207001343723253 CKCD 9402 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-1.77
07/26/24	PURCHASE 0725 UBER TRIP HELP.UBER.COMCA	-6.67
07/26/24	PURCHASE 0725 AMAZON MKTPL*RV25D3082 Amzn.com/billWA	-110.16
07/26/24	PURCHASE 0725 VERIZON*RECURRING PAY 800-VERIZON FL	-302.17
07/26/24	PURCHASE 0726 UBER TRIP HELP.UBER.COMCA	-9.98
07/26/24	CHECKCARD 0725 SQ *SCOOP DEVILLE gosq.com PA 24692164207101168601064 CKCD 5462 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-67.50
07/29/24	PURCHASE 0726 UBER TRIP HELP.UBER.COMCA	-9.93
07/29/24	CHECKCARD 0725 TST* SAMPAN Philadelphia PA 24692164208101789449702 CKCD 5812 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-332.20
07/29/24	CHECKCARD 0726 TST* ATTICO PHILADELPHIA PA 24137464208500699633742 CKCD 5813 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-37.50
07/29/24	PURCHASE 0727 UBER TRIP HELP.UBER.COMCA	-9.93
07/29/24	PURCHASE 0727 UBER TRIP HELP.UBER.COMCA	-8.92
07/29/24	CHECKCARD 0726 APPLE COM BILL CUPERTINO CA CKCD 4899 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-21.59
07/29/24	CHECKCARD 0726 DOLLAR LEARNING FOUNDAT 844-695-3758 CA 24247604209500962460093 CKCD 8398 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-25.46
07/29/24	CHECKCARD 0727 DOLLAR LEARNING FOUNDA 844-695-3758 CA 24842184210017041514583 CKCD 8299 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-16.99
07/29/24	PURCHASE 0728 ASANA.COM HTTPSWWW.ASANCA	-218.55
07/30/24	PURCHASE 0730 UBER TRIP HELP.UBER.COMCA	-9.99
07/30/24	CHECKCARD 0729 USPS PO 4164940179 PHILADELPHIA PA 24137464212001311269977 CKCD 9402 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-10.40
07/30/24	CHECKCARD 0729 IN *WE WASH IT LAUNDRY 215-2458403 PA 24692164211104787112574 CKCD 7210 XXXXXXXXXXXXXXX0596 XXXX XXXX XXXX 0596	-85.50
07/31/24	PURCHASE 0730 Align Inv multiple 408-4701585 CA	-5,511.00
07/31/24	PURCHASE 0730 UBER TRIP HELP.UBER.COMCA	-8.94
07/31/24	PURCHASE 0731 UBER TRIP HELP.UBER.COMCA	-9.93
Subtotal for card account # XXXX XXXX XXXX 0596		-\$39,033.04
Total withdrawals and other debits		-\$133,521.38

Checks

Date	Check #	Amount
07/02/24	1019	-8,339.25
Total checks		-\$8,339.25
Total # of checks		1



Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # 2306 | July 1, 2024 to July 31, 2024

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$150.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$40.00 in fees for Overdraft and/or NSF: Returned Items this year.

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
07/01/24	Cash Deposit Processing	-6.90

Total service fees		-\$6.90

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	19,024.24	07/12	28,524.11	07/23	29,021.02
07/02	7,794.69	07/15	32,282.78	07/24	35,503.78
07/03	35,338.40	07/16	31,685.65	07/25	29,514.24
07/05	41,896.28	07/17	49,765.74	07/26	42,741.76
07/08	44,496.31	07/18	47,310.41	07/29	42,060.69
07/09	23,085.19	07/19	54,074.53	07/30	44,135.20
07/10	22,138.00	07/22	51,828.83	07/31	41,255.33
07/11	17,634.95				

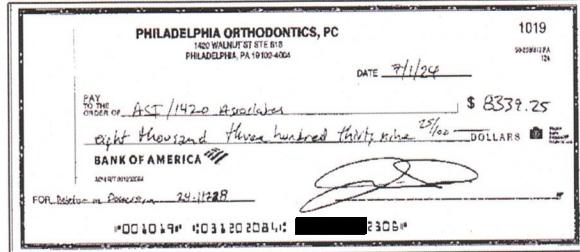
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PHILADELPHIA ORTHODONTICS, PC | Account # REDACTED 2306 | July 1, 2024 to July 31, 2024

Check images

Account number: REDACTED 2306
Check number: 1019 | Amount: \$8,339.25



Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

OR

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

OR

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There will be no fee for the first 20 items per statement cycle, then 45¢ per item.

- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There will be no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at bankofamerica.com/businessfeesataglance.

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit bankofamerica.com/paymentsolutions. If you would like to discuss these changes, you can stop by a financial center, make an appointment at bankofamerica.com/bizappointment, or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

1010 Bank of America - Operating #1 2296, Period Ending 07/31/2024

RECONCILIATION REPORT

Reconciled on: 08/06/2024

Reconciled by: Jamie Hiwe Yorio

Any changes made to transactions after this date aren't included in this report.

Summary

Statement beginning balance.....	3,483.58
Checks and payments cleared (14).....	-100,464.33
Deposits and other credits cleared (58).....	105,343.49
Statement ending balance.....	<u>8,362.74</u>

Register balance as of 07/31/2024.....	8,362.74
Cleared transactions after 07/31/2024.....	0.00
Uncleared transactions after 07/31/2024.....	-3,173.53
Register balance as of 08/06/2024.....	<u>5,189.21</u>

Details

Checks and payments cleared (14)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2024	Transfer			-4,000.00
07/01/2024	Expense			-2,000.00
07/02/2024	Expense		PayWithBreeze	-2,146.91
07/03/2024	Transfer			-18,000.00
07/05/2024	Transfer			-8,000.00
07/08/2024	Transfer			-4,000.00
07/08/2024	Expense		Online Business Suite Direct	-10.00
07/09/2024	Transfer			-6,000.00
07/11/2024	Transfer			-9,000.00
07/17/2024	Expense			-20,000.00
07/17/2024	Expense		CNA	-307.42
07/19/2024	Transfer			-9,000.00
07/24/2024	Transfer			-8,000.00
07/25/2024	Transfer			-10,000.00
Total				-100,464.33

Deposits and other credits cleared (58)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2024	Deposit			429.42
07/01/2024	Deposit			1,624.00
07/01/2024	Deposit			150.00
07/01/2024	Deposit			201.27
07/01/2024	Deposit			306.39
07/02/2024	Deposit			1,825.00
07/02/2024	Deposit			615.50
07/02/2024	Deposit			10.00
07/03/2024	Deposit			1,070.00
07/03/2024	Deposit			20,242.00
07/05/2024	Deposit			187.50
07/05/2024	Deposit			6,195.80
07/08/2024	Deposit			817.00
07/08/2024	Deposit			2,308.00
07/08/2024	Deposit			1,300.00
07/08/2024	Deposit			1,409.00
07/09/2024	Deposit			201.27
07/09/2024	Transfer			3,000.00
07/09/2024	Deposit			322.05
07/09/2024	Deposit			150.00

8/6/24, 6:15 PM Case 24-11728-pmm Doc 140 Filed 09/10/24 Entered 09/10/24 11:48:42 Desc Main Document Page 26 of 36 about:blank

DATE	TYPE	PAYEE	AMOUNT (USD)
07/09/2024	Deposit		587.50
07/09/2024	Deposit		726.50
07/10/2024	Deposit		3,799.28
07/11/2024	Deposit		2,855.00
07/11/2024	Deposit		671.00
07/11/2024	Deposit		400.50
07/12/2024	Deposit		195.00
07/12/2024	Deposit		920.00
07/12/2024	Deposit		817.00
07/12/2024	Deposit		195.00
07/12/2024	Deposit		42.09
07/15/2024	Deposit		134.18
07/15/2024	Deposit		1,726.00
07/15/2024	Deposit		253.75
07/16/2024	Deposit		407.00
07/17/2024	Deposit		19,194.50
07/18/2024	Deposit		1,155.00
07/18/2024	Deposit		104.50
07/18/2024	Deposit		1,540.00
07/19/2024	Deposit		356.00
07/19/2024	Deposit		536.75
07/19/2024	Deposit		714.00
07/19/2024	Deposit		910.00
07/19/2024	Deposit		98.00
07/22/2024	Deposit		1,098.00
07/22/2024	Deposit		400.00
07/22/2024	Deposit		322.05
07/22/2024	Deposit		306.39
07/23/2024	Deposit		2,253.00
07/24/2024	Deposit		5,170.00
07/25/2024	Deposit		4,470.00
07/25/2024	Deposit		4,515.00
07/26/2024	Deposit		250.00
07/26/2024	Deposit		1,215.00
07/29/2024	Deposit		1,919.00
07/29/2024	Deposit		247.80
07/30/2024	Deposit		166.00
07/31/2024	Deposit		2,308.50
Total			105,343.49

Additional Information

Uncleared checks and payments after 07/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/01/2024	Transfer			-15,000.00
08/02/2024	Expense		PayWithBreeze	-2,195.53
Total				-17,195.53

Uncleared deposits and other credits after 07/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/01/2024	Deposit			2,856.00
08/01/2024	Deposit			62.50
08/01/2024	Deposit			6,590.00
08/01/2024	Deposit			78.50
08/02/2024	Deposit			1,672.00
08/02/2024	Deposit			1,463.00
08/02/2024	Deposit			1,300.00
Total				14,022.00



P.O. Box 15284
Wilmington, DE 19850

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For Business

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- Bank of America, N.A.
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Tampa, FL 33622-5118

PHILADELPHIA ORTHODONTICS, PC
1420 WALNUT ST STE 518
PHILADELPHIA, PA 19102-4004

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Fundamentals™ Banking Preferred Rewards for Bus Gold

for July 1, 2024 to July 31, 2024

Account number: 2296

PHILADELPHIA ORTHODONTICS, PC

Account summary

Beginning balance on July 1, 2024	\$3,483.58
Deposits and other credits	105,343.49
Withdrawals and other debits	-100,454.33
Checks	-0.00
Service fees	-10.00
Ending balance on July 31, 2024	\$8,362.74

of deposits/credits: 58

of withdrawals/debits: 14

of items-previous cycle¹: 0

of days in cycle: 31

Average ledger balance: \$3,874.61

¹Includes checks paid, deposited items and other debits



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SSM-08-23-0773.B | 5902255

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and  Equal Housing Lender



Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2296 | July 1, 2024 to July 31, 2024

Deposits and other credits

Date	Description	Amount
07/01/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,624.00
07/01/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824178000236839*1066033492\	429.42
07/01/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824178000236840*1066033492\	306.39
07/01/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824178000236835*1066033492\	201.27
07/01/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824178000236836*1066033492\	150.00
07/02/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,825.00
07/02/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000044825699*1135581829-	615.50
07/02/24	Prfd Rwd for Bus-Payroll Refund	10.00
07/03/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	20,242.00
07/03/24	Avesis Third Par DES:Avesis Thi ID:4416 INDN:Joshua Davis, DMD MS CO ID:1860349350 PPD	1,070.00
07/05/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	6,195.80
07/05/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800002 CCD PMT INFO:TRN*1*000000044900274*1135581829-	187.50
07/08/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXX*1810762694\	2,308.00
07/08/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,409.00
07/08/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXX*1810762694\	1,300.00
07/08/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824184000306360*1066033492\	817.00

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We know you can bank anywhere.
Thank you for choosing us.



Deposits and other credits - continued

Date	Description	Amount
07/09/24	Online Banking transfer from CHK 2306 Confirmation# 7851921284	3,000.00
07/09/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	726.50
07/09/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000044944662*1135581829~	587.50
07/09/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824185000275560*1066033492\	322.05
07/09/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824185000275559*1066033492\	201.27
07/09/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824185000275561*1066033492\	150.00
07/10/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	3,799.28
07/11/24	Avesis Third Par DES:Avesis Thi ID:4416 INDN:Joshua Davis, DMD MS CO ID:1860349350 PPD	2,855.00
07/11/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	671.00
07/11/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000045003763*1135581829~	400.50
07/12/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	920.00
07/12/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824191000175293*1066033492\	817.00
07/12/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXXX*1810762694\	195.00
07/12/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXXX*1810762694\	195.00
07/12/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824191000175296*1066033492\	42.09
07/15/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,726.00
07/15/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824192000322517*1066033492\	253.75
07/15/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824192000322518*1066033492\	134.18
07/16/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	407.00
07/17/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	19,194.50
07/18/24	Avesis Third Par DES:Avesis Thi ID:4416 INDN:Joshua Davis, DMD MS CO ID:1860349350 PPD	1,540.00
07/18/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,155.00
07/18/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000045142800*1135581829~	104.50

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Your checking account

PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2296 | July 1, 2024 to July 31, 2024

Deposits and other credits - continued

Date	Description	Amount
07/19/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXX*1810762694\	910.00
07/19/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	714.00
07/19/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824198000247947*1066033492\	536.75
07/19/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000045170268*1135581829~	356.00
07/19/24	ZP UHCDGov5317 DES:HCCLAIMPMT ID:XXXXXXXXX INDN:Philadelphia Orthodont CO ID:6452579291 CCD PMT INFO:TRN*1*XXXXXXXXX*1810762694\	98.00
07/22/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,098.00
07/22/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824199000282898*1066033492\	400.00
07/22/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824199000282897*1066033492\	322.05
07/22/24	AETNA AS01 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824199000282901*1066033492\	306.39
07/23/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	2,253.00
07/24/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	5,170.00
07/25/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	4,515.00
07/25/24	Avesis Third Par DES:Avesis Thi ID:4416 INDN:Joshua Davis, DMD MS CO ID:1860349350 PPD	4,470.00
07/26/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,215.00
07/26/24	AETNA A04 DES:HCCLAIMPMT ID:1770812869 INDN:PHILADELPHIA ORTHODONT CO ID:1066033492 CCD PMT INFO:TRN*1*824205000250391*1066033492\	250.00
07/29/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	1,919.00
07/29/24	MET LIFE INS. CO DES:HCCLAIMPMT ID:1MLXXXXXXXXX INDN:PHILADELPHIA ORTHODONT CO ID:9051800001 CCD PMT INFO:TRN*1*000000045347595*1135581829~	247.80
07/30/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	166.00
07/31/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	2,308.50
Total deposits and other credits		\$105,343.49

Withdrawals and other debits

Date	Description	Amount
07/01/24	Online Banking transfer to CHK 2306 Confirmation# 7382805880	-4,000.00
07/01/24	Online Banking transfer to CHK 2306 Confirmation# 7486547277	-2,000.00
07/02/24	PAYWITHBREEZE DES:PHILADELPH ID:2814 INDN:PHILADELPHIA ORTHODONT CO ID:7621843537 CCD	-2,146.91
07/03/24	Online Banking transfer to CHK 2306 Confirmation# 7899988455	-18,000.00
07/05/24	Online Banking transfer to CHK 2306 Confirmation# 7717572018	-8,000.00
07/08/24	Online Banking transfer to CHK 2306 Confirmation# 8026120506	-4,000.00
07/09/24	Online Banking transfer to CHK 2306 Confirmation# 7351925718	-6,000.00
07/11/24	Online Banking transfer to CHK 2306 Confirmation# 7669158222	-9,000.00
07/17/24	Online Banking transfer to CHK 2306 Confirmation# 7420692221	-20,000.00
07/17/24	CNA ACH DES:PREM-PYMT ID:3022162046 INDN:PHILADELPHIA ORTHODONT CO ID:9896553001 CCD	-307.42
07/19/24	Online Banking transfer to CHK 2306 Confirmation# 7542990396	-9,000.00
07/24/24	Online Banking transfer to CHK 2306 Confirmation# 8081559782	-8,000.00
07/25/24	Online Banking transfer to CHK 2306 Confirmation# 7989682963	-10,000.00
Total withdrawals and other debits		-\$100,454.33

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$40.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$40.00 in fees for Overdraft and/or NSF: Returned Items this year.

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 06/28/24. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ✓ \$250+ in new net purchases on a linked Business debit card has been met
- ✓ \$5,000+ combined average monthly balance in linked business accounts has been met
- ✓ Become a member of Preferred Rewards for Business has been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

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PHILADELPHIA ORTHODONTICS, PC | Account # [REDACTED] 2296 | July 1, 2024 to July 31, 2024

Service fees - continued

Date	Transaction description	Amount
07/08/24	ONLINE BUSINESS SUITE DIRECT PMT SERVICES	-10.00
	Total service fees	-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	194.66	07/12	3,899.74	07/23	6,101.44
07/02	498.25	07/15	6,013.67	07/24	3,271.44
07/03	3,810.25	07/16	6,420.67	07/25	2,256.44
07/05	2,193.55	07/17	5,307.75	07/26	3,721.44
07/08	4,017.55	07/18	8,107.25	07/29	5,888.24
07/09	3,004.87	07/19	1,722.00	07/30	6,054.24
07/10	6,804.15	07/22	3,848.44	07/31	8,362.74
07/11	1,730.65				

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

OR

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

OR

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There will be no fee for the first 20 items per statement cycle, then 45¢ per item.

- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There will be no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at bankofamerica.com/businessfeesataglance.

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit bankofamerica.com/paymentsolutions. If you would like to discuss these changes, you can stop by a financial center, make an appointment at bankofamerica.com/bizappointment, or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

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